

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT ILLINOIS  
EASTERN DIVISION

In re ) Chapter 7  
 )  
CRAIG T. & LORRAINE A. ROWELLS, ) Case No. 05-58410  
 )  
Debtors. ) Hon. Pamela S. Hollis

**Trustee's Final Distribution Report**

I, Joseph A. Baldi, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

**SUMMARY OF DISTRIBUTION:**

Chapter 7 Administrative Expenses:	\$4,163.88
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims [507(a)(3)-(a)(6)]:	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$16,006.47
Tardily Filed General Unsecured Claims:	\$0.00
Interest [726(a)(5)]:	\$0.00
Surplus to Debtor [726(a)(6)]:	\$0.00
<b>TOTAL AMOUNT TO BE DISTRIBUTED:</b>	<b>\$20,170.35</b>

**REPORT OF DISTRIBUTION - CONT'D**

<b>1. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>	
§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)	\$5,687.08	100.00	
<b>CLAIM NUMBER</b>	<b>CREDITOR</b>	<b>AMOUNT OF ALLOWED CLAIM</b>	<b>AMOUNT OF DIVIDEND</b>
	Joseph A. Baldi, Trustee <i>Trustee Compensation</i>	\$2,768.65	\$1,245.45
	Joseph A. Baldi & Associates, P.C. <i>Attorney for Trustee Fees (Trustee firm)</i>	\$2,871.00	\$2,871.00
	Joseph A. Baldi & Associates, P.C. <i>Attorney for Trustee Expenses (Trustee firm)</i>	\$47.43	\$47.43
<b>CLASS TOTALS</b>		<b>\$5,687.08</b>	<b>\$4,163.88</b>
<b>2. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>	
§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses	\$ 0.00	0.00	
<b>3. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>	
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$ 0.00	0.00	
<b>4. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>	
§507(a)(3) - Wages, salaries or commissions limited to \$4,925.00	\$ 0.00	0.00	

<b>5. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(4) - Contributions Employee Benefit Plans	\$ 0.00	0.00
<b>6. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$4,925.	\$ 0.00	0.00
<b>7. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(6) - Deposits of consumers to the extent of \$2,225	\$ 0.00	0.00
<b>8. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(7) - Alimony, Maintenance and Support	\$ 0.00	0.00
<b>9. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§724(b) - Secured Tax Lien Claims	\$ 0.00	0.00
<b>10. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(8) - Unsecured Tax Claims excluding fines and penalties	\$ 0.00	0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %	
§507(a)(9) - Capital Commitments to Federal Depository Institutions	\$ 0.00	0.00	
12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %	
§726(a)(2) - General Unsecured Claims To be paid <u>prorata</u> after costs of administration and priority claims are paid in full	\$ 102,708.57	15.58	
CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
000001	Discover Bank <i>General Unsecured 726</i>	\$9,275.46	\$1,445.52
000002	American Express Centurion Bank <i>General Unsecured 726</i>	\$6,560.59	\$1,022.43
000003	American Express Travel Related <i>General Unsecured 726</i>	\$4,381.81	\$682.88
000004	Target National Bank <i>General Unsecured 726</i>	\$1,061.59	\$165.44
000005	World Financial Network National <i>General Unsecured 726</i>	\$140.46	\$21.89
000006	World Financial Network National <i>General Unsecured 726</i>	\$122.28	\$19.06
000009	Chase Bank, USA, NA <i>General Unsecured 726</i>	\$1,254.04 <sup>1</sup>	\$195.43
000010	Credit First NA <i>General Unsecured 726</i>	\$1,200.68	\$187.12
000011	Credit First NA <i>General Unsecured 726</i>	\$1,719.31	\$267.94
000012	United States Dept Of Education <i>General Unsecured 726</i>	\$12,167.68	\$1,896.25
000014	St. Alexius Medical Center <i>General Unsecured 726</i>	\$292.55	\$45.59
000015	B-Real, LLC/Chase Bank USA, N.A. <i>General Unsecured 726</i>	\$1,263.28	\$196.87
000016	B-Real, LLC/Chase Bank USA, N.A. <i>General Unsecured 726</i>	\$1,121.23	\$174.74
000017	Mile Rock, True Logic Financial <i>General Unsecured 726</i>	\$15,592.72	\$2,430.03

<sup>1</sup> Claim No. 30, filed on November 17, 2008, states on its face that it amends Claim No. 9. Accordingly, Claim No. 30 is not listed on this Distribution Report and Claim No. 9, listed herein, is amended to reflect the amount and classification of claim as asserted on Claim No. 30.

000018	Recovery Management Systems <i>General Unsecured 726</i>	\$857.48	\$133.63
000019	Capital Recovery One Assignee <i>General Unsecured 726</i>	\$4,666.64	\$727.27
000023	Poplar Creek Family Practice <i>General Unsecured 726</i>	\$860.00 <sup>2</sup>	\$134.03
000024	Citibank ( South Dakota ) N.A. <i>General Unsecured 726</i>	\$8,812.73	\$1,373.41
000025	Citibank (South Dakota). N.A. <i>General Unsecured 726</i>	\$1,004.90	\$156.60
000026	Citibank Na As Trustee <i>General Unsecured 726</i>	\$15,843.18	\$2,469.06
000027	Harris N A <i>General Unsecured 726</i>	\$4,277.74	\$666.66
000028	E-Cast Settlement Corporation <i>General Unsecured 726</i>	\$10,232.22	\$1,594.62
<b>CLASS TOTALS</b>		<b>\$102,708.57</b>	<b>\$16,006.47</b>

<b>13. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>	
§726(a)(3) - Tardily filed unsecured claims	\$375.48	0.00	
<b>CLAIM NUMBER</b>	<b>CREDITOR</b>	<b>AMOUNT OF ALLOWED CLAIM</b>	<b>AMOUNT OF DIVIDEND</b>
000029	American Express Travel Related Serv, <i>General Unsecured 726</i>	\$375.48	\$0.00

<b>14. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(4) - Fines/penalties	\$ 0.00	0.00

<b>15. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(5) - Interest	\$ 0.00	0.00

<sup>2</sup> Claim No. 23, filed on January 23, 2007, states on its face that it amends Claim No. 7. Claim No. 31, filed on November 20, 2008, states on its face that it amends Claim No. 23. Accordingly, Claim Nos. 7 and 31 are not listed on this Distribution Report. Claim No. 23, listed herein, is amended to reflect the amount and classification of claim as asserted on Claim No. 31.

<b>16. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00

<b>17. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§506 - Secured Claims	\$ 0.00	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

<b>TYPE OF CLAIM</b>	<b>CLAIM NUMBER</b>	<b>CREDITOR AND ADDRESS</b>	<b>AMOUNT OF CLAIM</b>	<b>DISALLOWED/ WITHDRAWN (DESIGNATE)</b>
S	000008	Bank of America N.A. 475 Crosspoint Parkway P.O. Box 9000 Getzville, New York 14068	183,532.29	WITHDRAWN
S	000013	Ford Motor Credit Company Drawer 55-953 POB 55000 Detroit, MI 48255-0953	1,051.65	WITHDRAWN
U	000020	HARRIS NA 3800 GOLF ROAD STE 300 ROLLING MEADOWS, IL 60008 ATTN: KENDRA MCNEIL	5,490.86	WITHDRAWN
U	000021	Credit First NA P O Box 818011 Cleveland, OH 44181	1,200.68	WITHDRAWN
U	000022	Credit First NA P O Box 818011 Cleveland, OH 44181	1,719.31	WITHDRAWN

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: February 16, 2009

/s/Joseph A. Baldi, Trustee